

Official Form 1 (12/03) West Group, Rochester, NY

FORM B1 United States Bankruptcy Court NORTHERN District of ILLINOIS		Voluntary Petition
Name of Debtor (If individual, enter Last, First, Middle): Scales, Jesse L.		Name of Joint Debtor (Spouse)(Last, First, Middle): Scales, Monica F.
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names): NONE		All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names): NONE
Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more than one, state all) 9583		Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more than one, state all) 5020
Street Address of Debtor (No. & Street, City, State & Zip Code): 3521 W. 82nd Place Chicago IL 60652		Street Address of Joint Debtor (No. & Street, City, State & Zip Code): 3521 W. 82nd Place Chicago IL 60652
County of Residence or of the Principal Place of Business: Cook		County of Residence or of the Principal Place of Business: Cook
Mailing Address of Debtor (if different from street address): SAME		Mailing Address of Joint Debtor (if different from street address): SAME
Location of Principal Assets of Business Debtor (if different from street address above): NOT APPLICABLE		

Chapter 13W/No Plan

Information Regarding the Debtor (Check the Applicable Boxes)	
Venue (Check any applicable box) <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.	
Type of Debtor (Check all boxes that apply) <input checked="" type="checkbox"/> Individual(s) <input type="checkbox"/> Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Other _____ <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank	Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Sec. 304 - Case ancillary to foreign proceeding <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input checked="" type="checkbox"/> Chapter 13
Nature of Debts (Check one box) <input checked="" type="checkbox"/> Consumer/Non-Business <input type="checkbox"/> Business	Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3.
Chapter 11 Small Business (Check all boxes that apply) <input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101 <input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)	
Statistical/Administrative Information (Estimates only) <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expense paid, there will be no funds available for distribution to unsecured creditors.	
THIS SPACE IS FOR COURT USE ONLY	

Estimated Number of Creditors 1-15 16-49 50-99 100-199 200-999 1000-ovs <input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>								
Estimated Assets <table style="width: 100%; font-size: small;"> <tr> <td>\$0 to \$50,000</td> <td>\$50,001 to \$100,000</td> <td>\$100,001 to \$500,000</td> <td>\$500,001 to \$1 million</td> <td>\$1,000,001 to \$10 million</td> <td>\$10,000,001 to \$50 million</td> <td>\$50,000,001 to \$100 million</td> </tr> </table> <input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>		\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million		
Estimated Debts <table style="width: 100%; font-size: small;"> <tr> <td>\$0 to \$50,000</td> <td>\$50,001 to \$100,000</td> <td>\$100,001 to \$500,000</td> <td>\$500,001 to \$1 million</td> <td>\$1,000,001 to \$10 million</td> <td>\$10,000,001 to \$50 million</td> <td>\$50,000,001 to \$100 million</td> </tr> </table> <input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>		\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million		

U.S. Bankruptcy Court
Northern District of Illinois

Filed: 12/21/2004
 Time: 9:53:42
 Debtor: JESSE L SCALES
 Case: 04-46748 Fee: 194
 Chapter: 13 Rec. #: 3116374
 Judge: Susan Pierson Sonderby
 341 mtg: 01/20/2005 @ 01:30PM
 ConfHrg: 02/03/2005 @ 10:30AM
 Trustee: TOM VAUGHN



(Official Form 1) (12/03) West Group, Rochester, NY

FORM B1, Page 2

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

**Jesse L. Scales and
Monica F. Scales**

Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet)

Location Where Filed:

NONE

Case Number:

Date Filed:

Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)

Name of Debtor:

NONE

Case Number:

Date Filed:

District:

Relationship:

Judge:

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Jesse L. Scales *Jesse Scales*

Signature of Debtor

X /s/ Monica F. Scales *Monica Scales*

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

Date

12/16/04

Signature of Attorney

X /s/ Richard S. Bass *Richard S. Bass*

Signature of Attorney for Debtor(s)

Richard S. Bass 6189009

Printed Name of Attorney for Debtor(s)

Law Office of Richard S. Bass

Firm Name

2021 Midwest Road

Address

Oak Brook IL 60521

630-953-8655

Telephone Number

Date

12/16/04

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Exhibit A

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under Chapter 11)

☐ Exhibit A is attached and made a part of this petition

Exhibit B

(To be completed if debtor is an individual whose debts are primarily consumer debts)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.

X /s/ Richard S. Bass *Richard S. Bass*

Signature of Attorney for Debtor(s)

Date

Exhibit C

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health and safety?

☐ Yes, and exhibit C is attached and made a part of this petition.
☒ No

Signature of Non-Attorney Petition Preparer

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed Name of Bankruptcy Petition Preparer

Social Security Number

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

X

Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

Rule 2016(b) (8/91) West Group, Rochester, NY

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re **Jesse L. Scales**
and
Monica F. Scales

Case No.
Chapter 13

/ Debtor

Attorney for Debtor: **Richard S. Bass**

STATEMENT PURSUANT TO RULE 2016(B)

The undersigned, pursuant to Rule 2016(b), Bankruptcy Rules, states that:

1. The undersigned is the attorney for the debtor(s) in this case.
2. The compensation paid or agreed to be paid by the debtor(s), to the undersigned is:

a) For legal services rendered or to be rendered in contemplation of and in connection with this case	\$	2,800.00
b) Prior to the filing of this statement, debtor(s) have paid	\$	500.00
c) The unpaid balance due and payable is	\$	2,300.00
3. \$ 194.00 of the filing fee in this case has been paid.
4. The Services rendered or to be rendered include the following:
 - a) Analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Code.
 - b) Preparation and filing of the petition, schedules, statement of financial affairs and other documents required by the court.
 - c) Representation of the debtor(s) at the meeting of creditors.
5. The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and
None other
6. The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and
None other
7. The undersigned has received no transfer, assignment or pledge of property from debtor(s) except the following for the value stated:
None
8. The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm, any compensation paid or to be paid except as follows:
None

Dated:

12/20/04

Respectfully submitted,

X/s/ **Richard S. Bass**Attorney for Debtor: **Richard S. Bass**

Law Office of Richard S. Bass
2021 Midwest Rd
Oak Brook IL 60521

FORM B6A (6/90) West Group, Rochester, NY

In re Jesse L. Scales and Monica F. Scales / Debtor Case No. _____
(if known)

SCHEDULE A-REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C-Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband-H Wife-W Joint-J Community-C	Current Market Value of Debtor's Interest, In Property Without Deducting any Secured Claim or Exemption	Amount of Secured Claim
3521 W. 82nd Place Chicago IL (Current Payment OUTSIDE The Plan)	Debtor residence Jt. Tenancy	J	\$ 160,000.00	\$ 140,225.00
7520 S. Campbell Chicago IL (Current Payment OUTSIDE The Plan) NON-RESIDENCE (Wife Only)	Non-residence	J	\$ 130,000.00	\$ 121,404.00

No continuation sheets attached

TOTAL \$
(Report also on Summary of Schedules.)

290,000.00

FORM B6B (10/89) West Group, Rochester, NY

In re Jesse L. Scales and Monica F. Scales

/ Debtor

Case No. _____

(if known)

SCHEDULE B-PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C-Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases. If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

Type of Property	None	Description and Location of Property	Husband-H Wife-W Joint-J Community-C	Current Market Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
1. Cash on hand.		Cash Location: In debtor's possession	J	\$ 50.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking: Bank One Location: In debtor's possession	J	\$ 300.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Misc used household goods and furnishings Location: In debtor's possession	J	\$ 2,000.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Misc used personal items Location: In debtor's possession	J	\$ 400.00
6. Wearing apparel.		Misc used personal clothing Location: In debtor's possession	J	\$ 500.00
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.		401K Pension-Retirement Plan (Husband) Location: In debtor's possession	H	\$ 2,000.00

FORM B6B (10/89) West Group, Rochester, NY

In re Jesse L. Scales and Monica F. Scales

/ Debtor

Case No. _____

(if known)

SCHEDULE B-PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	None	Description and Location of Property		Current Market Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
			<div> Husband--H Wife--W Joint--J Community--C </div>	
		401K Pension-Retirement Plan (Wife) Location: In debtor's possession	W	\$ 3,000.00
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
13. Interests in partnerships or joint ventures. Itemize.	X			
14. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
15. Accounts Receivable.	X			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
21. Patents, copyrights, and other intellectual property. Give particulars.	X			
22. Licenses, franchises, and other general intangibles. Give particulars.	X			
23. Automobiles, trucks, trailers and other vehicles.		1999 Chevy Malibu (Paid INSIDE The Plan) Location: In debtor's possession	J	\$ 5,400.00
		2001 GMC Yukon (Wife only) Paid INSIDE The Plan Location: In debtor's possession	W	\$ 22,000.00
24. Boats, motors, and accessories.	X			
25. Aircraft and accessories.	X			

FORM B6B (10/89) West Group, Rochester, NY

In re Jesse L. Scales and Monica F. Scales

/ Debtor

Case No. _____

(if known)

SCHEDULE B-PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N o n e	Description and Location of Property	Husband-H Wife-W Joint-J Community-C	Current Market Value of Debtor's Interest, In Property Without Deducting any Secured Claim or Exemption
26. Office equipment, furnishings, and supplies.	X			
27. Machinery, fixtures, equipment and supplies used in business.	X			
28. Inventory.	X			
29. Animals.	X			
30. Crops - growing or harvested. Give particulars.	X			
31. Farming equipment and implements.	X			
32. Farm supplies, chemicals, and feed.	X			
33. Other personal property of any kind not already listed. Itemize.	X			

FORM B6C (6/90) West Group, Rochester, NY

In re Jesse L. Scales and Monica F. Scales

/ Debtor

Case No. _____

(if known)

SCHEDULE C-PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

(Check one box)

☐ 11 U.S.C. § 522(b) (1): Exemptions provided in 11 U.S.C. § 522(d). Note: These exemptions are available only in certain states.☒ 11 U.S.C. § 522(b) (2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemptions
3521 W. 82nd Place Chicago IL	735 ILCS 5/12-901	\$ 15,000.00	\$ 160,000.00
Cash	735 ILCS 5/12-1001(b)	\$ 50.00	\$ 50.00
Checking: Bank One	735 ILCS 5/12-1001(b)	\$ 300.00	\$ 300.00
Misc used household goods and furnishings	735 ILCS 5/12-1001(b)	\$ 2,000.00	\$ 2,000.00
Misc used personal items	735 ILCS 5/12-1001(a)	\$ 400.00	\$ 400.00
Misc used personal clothing	735 ILCS 5/12-1001(a)	\$ 500.00	\$ 500.00
401K Pension-Retirement Plan (Husband)	735 ILCS 5/12-1006	\$ 2,000.00	\$ 2,000.00
401K Pension-Retirement Plan (Wife)	735 ILCS 5/12-1006	\$ 3,000.00	\$ 3,000.00
1999 Chevy Malibu	735 ILCS 5/12-1001(c)	\$ 0.00	\$ 5,400.00
2001 GMC Yukon	735 ILCS 5/12-1001(c)	\$ 2,400.00	\$ 22,000.00

FORM B6D (12/03) West Group, Rochester, NY

In re Jesse L. Scales and Monica F. Scales / Debtor

Case No. _____
(if known)

SCHEDULE D-CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column marked "Codebtor." Include the entity on the appropriate schedule of creditors and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Creditor's Name and Mailing Address Including Zip Code	C o d e b t o r	Date Claim was Incurred, Nature of Lien, and Description and Market Value of Property Subject to Lien	C o n t i n g e n t	U n l i q u i d a t e d	D i s p u t e d	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, if any
Account No: 8899 Creditor # : 1 American Airline Credit Union Attn: Bankruptcy Dept PO Box 619001 MD 2100 DFW Airport TX 75261-9001	W	2001 Purchase Money Security 2001 GMC Yukon To be Paid INSIDE The Plan Acct: 871858899 Value: \$ 22,000.00				\$ 22,261.00	\$ 261.00
Account No: 0794 Creditor # : 2 American General Finance Attn Bankruptcy Dept 2313 W. 95th St Chicago IL 60643-1096	J	2003 Non-purchase Money Security 1999 Chevy Malibu (Acct: 0085 03010794) Value: \$ 5,400.00				\$ 5,428.00	\$ 28.00
Account No: 7996 Creditor # : 3 Chase Home Finance Attn Bankruptcy Dept PO Box 78828 Phoenix AZ 85062-8828	J	2004 Mortgage Arrears 3521 W. 82nd Place Chicago IL (Arrears Paid OUTSIDE The Plan) Acct: 0015207996 Value: \$ 160,000.00				\$ 3,300.00	\$ 0.00
Account No: 7996 Creditor # : 4 Chase Home Finance Attn Bankruptcy Dept PO Box 78828 Phoenix AZ 85062-8828	J	1997 Mortgage 3521 W. 82nd Place Chicago IL (Acct: 0015207996) Value: \$ 160,000.00				\$ 131,925.00	\$ 0.00

2 continuation sheets attached

Subtotal \$ 162,914.00
(Total of this page)
Total \$
(Use only on last page. Report total also on Summary of Schedules)

FORM B6D (12/03) West Group, Rochester, NY

In re Jesse L. Scales and Monica F. Scales / Debtor

Case No. _____
(if known)

SCHEDULE D-CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

Creditor's Name and Mailing Address Including Zip Code	C o d e b t o r	Date Claim was Incurred, Nature of Lien, and Description and Market Value of Property Subject to Lien	C o n t i n g u e n t	D i s p u t e d	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, if any
Account No: 6956 Creditor # : 5 City of Chicago Water Dept Attn Collection Dept PO Box 6330 Chicago IL 60680-6330		W 2004 Utility Lien 7520 S. Campbell Chicago IL (Acct: 6625522226956) To Be Paid INSIDE The Plan (Property Value: \$ 130,000.00			\$ 1,000.00	\$ 0.00
Account No: 409 Creditor # : 6 Cook County Clerk Attn Real estate Tax Room 434 118 N. Clark St Chicago IL 60602		J 2003 Notice to other location 3521 W. 82nd Place Chicago IL Value: \$ 160,000.00			\$ 0.00	\$ 0.00
Account No: 409 Creditor # : 7 Cook County Collector Attn: Bankruptcy Dept PO Box 802448 Chicago IL 60680-2448		J 2003 Real Estate Tax 3521 W. 82nd Place Chicago IL Value: \$ 160,000.00			\$ 0.00	\$ 0.00
Account No: 409 Creditor # : 8 Cook County Treasurer Attn: Real estate tax-Bankrupt 118 N. Clark St #112 Chicago IL 60602		W 2003 Real Estate Tax 3521 W. 82nd Place Chicago IL Value: \$ 160,000.00			\$ 5,000.00	\$ 0.00
Account No: 8637 Creditor # : 9 First Franklin Loan Services Attn: Bankruptcy Dept PO Box 1838 Pittsburgh PA 15230-1838		W 2004 Notice to other location 7520 S. Campbell Chicago IL (Acct: 1044038637) NOTICE TO OTHER LOCATION OF CREDITOR Value: \$ 130,000.00			\$ 0.00	\$ 0.00
Account No: 8637 Creditor # : 10 First Franklin Loan Services Attn: Bankruptcy Dept PO Box 856156 Louisville KY 40285-6156		W 2004 Mortgage Arrears 7520 S. Campbell Chicago IL (NON-RESIDENCE) Arrears Paid INSIDE The Plan Value: \$ 130,000.00			\$ 9,000.00	\$ 0.00

Sheet No. 1 of 2 continuation sheets attached to Schedule of Creditors

Subtotal \$ 15,000.00

(Total of this page)

Total \$

Holding Secured Claims

(Use only on last page. Report total also on Summary of Schedules)

FORM B6D (12/03) West Group, Rochester, NY

In re Jesse L. Scales and Monica F. Scales / Debtor

Case No. _____
(if known)

SCHEDULE D-CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

Creditor's Name and Mailing Address Including Zip Code	C o d e s t o r Date Claim was incurred, Nature of Lien, and Description and Market Value of Property Subject to Lien <div>H--Husband W--Wife J--Joint C--Community</div>	C e n t i n g e d	U n l i q u i t e d	D i s p u t e d	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, if any
Account No: 8637 Creditor # : 11 First Franklin Loan Services Attn: Bankruptcy Dept PO Box 856156 Louisville KY 40285-6156	W 2000 Mortgage 7420 S. Campbell Chicago IL (Current Payment OUTSIDE The Plan) Value: \$ 130,000.00				\$ 111,404.00	\$ 0.00
Account No: Creditor # : 12 Law Office of Fisher & Fisher Attn: Bankruptcy-Foreclose Dpt 120 N. LaSalle St #2520 Chicago IL 60602	W 2004 Notice to attorney 7520 S. Campbell Chicago IL (Cook County Foreclosure 04 CH 17603) Value: \$ 130,000.00				\$ 0.00	\$ 0.00
Account No: 6956 Creditor # : 13 Law Office Friedman & Wexler Acct: City of Chicago Water Dp 500 W. Madison St #2910 Chicago IL 60661	W 2004 Notice to attorney 7520 S. Campbell Chicago IL (Acct: 662552226956) Property Address: 7520 S. Value: \$ 130,000.00				\$ 0.00	\$ 0.00
Account No: Creditor # : 14 Target Corporation Attn Collection Dept PO Box 038994 Tuscaloosa AL 35403-8994	J Value: \$ 0.00				\$ 0.00	\$ 0.00
Account No: Value:						
Account No: Value:						

Sheet No. 2 of 2 continuation sheets attached to Schedule of Creditors
Holding Secured Claims

Subtotal \$ 111,404.00
(Total of this page)
Total \$ 289,318.00
(Use only on last page. Report total also on Summary of Schedules)

FORM B6E (4/04) West Group, Rochester, NY

In re Jesse L. Scales and Monica F. Scales / Debtor

Case No. _____
(if known)

SCHEDULE E-CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name and mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,925* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

☐ **Deposits by individuals**

Claims of individuals up to \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

☐ **Alimony, Maintenance or Support**

Claims of a spouse, former spouse, or child of the debtor, for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

☐ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, custom duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

*Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

No continuation sheets attached

FORM B6F (12/03) West Group, Rochester, NY

In re Jesse L. Scales and Monica F. Scales / Debtor

Case No. _____
(if known)

SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, if any, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor." Include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

Creditor's Name and Mailing Address Including Zip Code	Codebtor H--Husband W--Wife J--Joint C--Community	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 3661 Creditor # : 1 Account Solution Group Acct: Household Bank PO Box 628 Buffalo NY 14240-0628	H	2004 Collection				\$ 2,889.00
Account No: 0276 Creditor # : 2 Account Solution Group Acct: Household Bank PO Box 628 Buffalo NY 14240-0628	W	2004 Notice to Collector				\$ 0.00
Account No: 2005 Creditor # : 3 AdT Security Attn: Collection Dept PO Box 650485 Dallas TX 75265-0485	H	2004 Unsecured				\$ 449.00
Account No: 4501 Creditor # : 4 Allied Interstate Acct: AT&T PO Box 361343 Columbus OH 43236-0000	H	2004 Notice to Collector				\$ 0.00

11 continuation sheets attached

Subtotal \$ (Total of this page)	3,338.00
Total \$ (Report total also on Summary of Schedules)	

FORM B6F (12/03) West Group, Rochester, NY

In re Jesse L. Scales and Monica F. Scales / Debtor

Case No. _____
(if known)

SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name and Mailing Address Including Zip Code	C o d e b o r	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	C o n t i n g e n t	U n i q u i t e d	D i s p u t e d	Amount of Claim
Account No: 0940 Creditor # : 5 America On Line Attn Collection Dept PO Box 30623 Tampa FL 33630-0623	W	2003 Unsecured				\$ 96.00
Account No: 8899 Creditor # : 6 American Airline Credit Union Attn: Bankruptcy Dept PO Box 619001 MD 2100 DFW Airport TX 75261-9001	W	2000 Loan				\$ 1,725.00
Account No: 6314 Creditor # : 7 American Medical Collection Acct: Quest Diagnostic 2269 S. Saw Mill River Rd #3 Elmsford NY 10523	J	2004 Collection				\$ 0.00
Account No: 5A14 Creditor # : 8 American Medical Collection Acct: Quest Diagnostic 2269 S. Saw Mill River Rd #3 Elmsford NY 10523	J	2004 Collection				\$ 13.00
Account No: Creditor # : 9 AT&T Wireless Attn Bankruptcy Dept PO Box 8220 Aurora IL 60572-8220	H	2003 Phone Service				\$ 483.00
Account No: 36 0 Creditor # : 10 Baker, Miller Markoff Krasny Acct: Harris Trust & Savings 11 S. LaSalle St. 10th Floor Chicago IL 60603-1203	H	2004 Collection				\$ 277.00

Sheet No. 1 of 11 continuation sheets attached to Schedule of

Creditors Holding Unsecured Nonpriority Claims:

Subtotal \$ (Total of this page)	2,594.00
Total \$ (Report total also on Summary of Schedules)	

FORM B6F (12/03) West Group, Rochester, NY

In re Jesse L. Scales and Monica F. Scales / Debtor

Case No. _____
(if known)

SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name and Mailing Address Including Zip Code	C o d e b t o r	Date Claim was incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	C o n t i n g e n t	U n l i q u i t e d	D i s p u t e d	Amount of Claim
Account No: 9289 Creditor # : 11 Brother Loan Co Attn Collection Dept 328 S. Jefferson St #110 Chicago IL 60607	H	2004 Loan				\$ 1,078.00
Account No: 5559 Creditor # : 12 Care Station Physicians 5660 W. 95th St Oak Lawn IL 60453	H	2004 Medical Bills				\$ 15.00
Account No: 06 1 Creditor # : 13 Carson Pirie Scott Attn Collection Dept PO Box 17633 Baltimore MD 21297-1633	W	2003 Credit Account				\$ 900.00
Account No: 2419 Creditor # : 14 Cartergy Payment Recovery Sv Acct: Home Depot PO Box 2864 Tuscaloosa AL 35403-2864	W	2003 Notice to Collector				\$ 0.00
Account No: 2419 Creditor # : 15 Cartergy Payment Recovery Sv Acct: Wal Mart PO Box 2864 Tuscaloosa AL 35403-2864	J	2004 Collection				\$ 212.00
Account No: 8415 Creditor # : 16 Cartergy Payment Recovery Sv Acct: Grants TV Appliance PO Box 30272 Tampa FL 33630-3272	W	2004 Collection				\$ 747.00

Sheet No. 2 of 11 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$	2,952.00
(Total of this page)	
Total \$	
(Report total also on Summary of Schedules)	

FORM B6F (12/03) West Group, Rochester, NY

In re Jesse L. Scales and Monica F. Scales / Debtor

Case No. _____
(if known)

SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name and Mailing Address including Zip Code	C o d e b t o r	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	C o n t i n g e n t	U n l i q u i t e d	D i s p u t e d	Amount of Claim
Account No: 2089 Creditor #: 17 CitiFinancial Services Attn Bankruptcy Dept 9528 S. Cicero Ave Oak Lawn IL 60453-3101	W	2003 Loan Cook County Lawsuit 04 MI 182725				\$ 11,500.00
Account No: 6060 Creditor #: 18 City of Chicago Bureau Parking Attn Bankruptcy Dept 333 S. State St #540 Chicago IL 60604	J	2994 Parking Tickets				\$ 160.00
Account No: Creditor #: 19 City of Chicago Bureau Parking Attn Admin Hearing Dept 400 W. Superior St Chicago IL 60610-0000	J	2004 Notice Only Administrative Hearing Case No 04 WD 00029A				\$ 0.00
Account No: 6060 Creditor #: 20 City of Chicago Bureau Parking Attn Bankruptcy Dept PO Box 88292 Chicago IL 60680-1292	H	2003-04 Parking Tickets				\$ 160.00
Account No: 2976 Creditor #: 21 City of Chicago Bureau Parking Attn Bankruptcy Dept PO Box 88292 Chicago IL 60680-1292	W	2002 Parking Tickets				\$ 350.00
Account No: 4490 Creditor #: 22 City of Chicago Bureau Parking Attn Bankruptcy Dept 333 S. State St Room 540 Chicago IL 60604	W	2004 Parking Tickets				\$ 50.00

Sheet No. 3 of 11 continuation sheets attached to Schedule of

Creditors Holding Unsecured Nonpriority Claims

Subtotal \$

(Total of this page)

Total \$

(Report total also on Summary of Schedules)

12,220.00

FORM B6F (12/03) West Group, Rochester, NY

In re Jesse L. Scales and Monica F. Scales / Debtor

Case No. _____
(If known)

SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name and Mailing Address Including Zip Code	C o d e b t o r	Date Claim was incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. H--Husband W--Wife J--Joint C--Community	C o n t i n g e n t	U n l i q u e d e d	D i s p u t e d	Amount of Claim
Account No: 4490 Creditor # : 23 City of Chicago Bureau Parking Attn Bankruptcy Dept 333 S. State St Room 540 Chicago IL 60604	H	2004 Parking Tickets				\$ 50.00
Account No: 9501 Creditor # : 24 Collection Bureau of America Acct: Comcast PO Box 5013 Hayward CA 94540-5013	H	2004 Notice to Collector				\$ 0.00
Account No: 01 0 Creditor # : 25 Comcast Cable Attn Bankruptcy Dept PO Box 3007 Southeastern PA 19398-3007	H	2004 Phone Service				\$ 198.00
Account No: SNL Creditor # : 26 Depaul University Attn Financial Aid Dept 1 E. Jackson Blvd Chicago IL 60604-5748	W	2004 Notice Only				\$ 0.00
Account No: 3150 Creditor # : 27 Dependon Collection Acct: Dr. Shawn Davies PO Box 6074 River Forest IL 60305	J	2004 Collection				\$ 388.00
Account No: 2560 Creditor # : 28 Direct TV Attn Bankruptcy Dept PO Box 9001069 Louisville KY 40290-1069	W	2003 Unsecured				\$ 122.00

Sheet No. 4 of 11 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ (Total of this page)	758.00
Total \$ (Report total also on Summary of Schedules)	

FORM B6F (12/03) West Group, Rochester, NY

In re Jesse L. Scales and Monica F. Scales / Debtor

Case No. _____
(if known)

SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name and Mailing Address Including Zip Code	C o d e b o r	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	C o n t i n g e n t	U n i q u i t e d	D i s p u t e d	Amount of Claim
Account No: 7155 Creditor #: 29 Doubleday Books Attn Collection Dept PO Box 6307 Camp Hill PA 17012-6307	H	2004 Subscription-Memebership				\$ 68.00
Account No: Creditor #: 30 Dr. Leroy Perry 1335 E. 87th St Chicago IL 60619	J	2004 Medical Bills				\$ 513.00
Account No: 63 3 Creditor #: 31 Federal Express Attn Collection Dept PO Box 94515 Palatine IL 60094-4515	W	2004 Unsecured				\$ 27.00
Account No: 3732 Creditor #: 32 Financial Recovery Systems Acct: Bank One 4640 W. 77th St Edina MN 55435	W	2004 Collection				\$ 1,633.00
Account No: 4405 Creditor #: 33 First Premier Bank Attn Bankruptcy Dept PO Box 5524 Sioux Falls SD 57117-5524	W	2004 Credit Account				\$ 1,000.00
Account No: 3142 Creditor #: 34 GC Services Collections Acct: Home Depot-Citibank 6330 Gulfon Houston TX 77081	J	2004 Collection				\$ 3,912.00

Sheet No. 5 of 11 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims:

Subtotal \$ (Total of this page)	\$ 7,153.00
Total \$ (Report total also on Summary of Schedules)	

FORM B6F (12/03) West Group, Rochester, NY

In re Jesse L. Scales and Monica F. Scales / Debtor

Case No. _____
(if known)

SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name and Mailing Address Including Zip Code	C o d e b t o r	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. H--Husband W--Wife J--Joint C--Community	C o n t i n g e n t	U n i q u i t e d	D i s p u t e d	Amount of Claim
Account No: 0061 Creditor # : 35 Harris & Harris Acct: Carson Pirie Scott 600 W. Jackson Blvd #400 Chicago IL 60661	W	2004 Notice to Collector				\$ 0.00
Account No: Creditor # : 36 Harris & Harris Acct: Peoples Gas 600 W. Jackson Blvd #400 Chicago IL 60661	J	2004 Notice to Collector				\$ 0.00
Account No: 1859 Creditor # : 37 Holy Cross Hospital Attn Patient Accts PO Box 2166 Bedford Park IL 60499-2166	H	2004 Medical Bills				\$ 349.00
Account No: 7003 Creditor # : 38 Holy Cross Neighborhood Aff PO Box 5899 Chicago IL 60680-5899	H	2004 Medical Bills				\$ 30.00
Account No: 3142 Creditor # : 39 Home Depot Credit Attn Bankruptcy Dept Process Center Des Moines IA 50364-0500	W	2003 Credit Account				\$ 3,700.00
Account No: 3661 Creditor # : 40 Household Bank-Menards Attn Bankruptcy Dept PO Box 4144 Carol Stream IL 60197-4144	W	2000-04 Credit Account				\$ 2,675.00

Sheet No. 6 of 11 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ 6,754.00
(Total of this page)
Total \$
(Report total also on Summary of Schedules)

FORM B6F (12/03) West Group, Rochester, NY

In re Jesse L. Scales and Monica F. Scales / Debtor

Case No. _____
(if known)

SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name and Mailing Address including Zip Code	C o d e b t o r	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. H--Husband W--Wife J--Joint C--Community	C o n t i n g e n t	U n i q u i t e d	D i s p u t e d	Amount of Claim
Account No: 5770 Creditor # : 41 Household Credit Attn Bankruptcy Dept PO Box 17051 Baltimore MD 21297-1051	W	2000-03 Credit Account				\$ 1,000.00
Account No: 6199 Creditor # : 42 Illinois Collection Svc Acct: Little Co Mary Hospital PO Box 646 Oak Lawn IL 60454-0646	J	2004 Notice to Collector				\$ 0.00
Account No: Creditor # : 43 Illinois Title Loans 5410 W. 79th St Burbank IL 60459	J	2003 Deficiency on vehicle				\$ 1,000.00
Account No: Creditor # : 44 Law Office of Richard Snow Acct: CitiFinancial Svc 123 W. Madison St #310 Chicago IL 60602	J	2004 Notice to Collector Cook County Suit 04 M1 182725				\$ 0.00
Account No: 1938 Creditor # : 45 Little Company Mary Hospital Attn Patient Accts 2800 W. 95th St Evergreen Park IL 60805	J	2004 Medical Bills				\$ 100.00
Account No: 2 07 Creditor # : 46 Lord & Taylor Stores Attn Bankruptcy Dept PO Box 94873 Cleveland OH 44101-4873	W	2004 Credit Account				\$ 498.00

Sheet No. 7 of 11 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$	2,598.00
(Total of this page)	
Total \$	
(Report total also on Summary of Schedules)	

FORM B6F (12/03) West Group, Rochester, NY

In re Jesse L. Scales and Monica F. Scales / Debtor

Case No. _____
(if known)

SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name and Mailing Address Including Zip Code	C o d e b t o r	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	C o n t i n g e n t	U n l i q u i t e d	D i s p u t e d	Amount of Claim
Account No: 35 3 Creditor # : 47 Lowe's Store Attn Collection Dept PO Box 105980 Dept 79 Atlanta GA 30353-5980	W	2003 Credit Account				\$ 500.00
Account No: 7494 Creditor # : 48 Midland Credit Management Acct: Household Bank PO Box 939019 San Diego CA 92193-9019	H	2004 Collection				\$ 1,072.00
Account No: 2304 Creditor # : 49 Midwest Orthopedic at Rush 1 Westbrook Corporate Cr #240 PO Box 88336 Carol Stream IL 60188-0336	J	2004 Medical Bills				\$ 15.00
Account No: 2560 Creditor # : 50 Nationwide Credit Corp Acct: Direct TV PO Box 78627 Phoenix AZ 85062-8627	W	2004 Collection				\$ 135.00
Account No: 8867 Creditor # : 51 NCO Collections Acct: AT&T Wireless PO Box 41457 Philadelphia PA 19101-1457	H	2004 Notice to Collector				\$ 0.00
Account No: 7208 Creditor # : 52 North Shore Agency Acct: Coubia House 751 Summa Ave Westbury NY 11590	W	2004 Class Fee-Tuition				\$ 90.00

Sheet No. 8 of 11 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ (Total of this page)	1,812.00
Total \$ (Report total also on Summary of Schedules)	

FORM B6F (12/03) West Group, Rochester, NY

In re Jesse L. Scales and Monica F. Scales / Debtor

Case No. _____
(if known)

SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name and Mailing Address Including Zip Code	C o d e b o r	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. H--Husband W--Wife J--Joint C--Community	C o n t i n g e n t	U n l i q u i t e d	D i s p u t e d	Amount of Claim
Account No: 4237 Creditor # : 53 Peoples Energy Attn Special Projects-Bankrupt 130 E. Randolph Dr Chicago IL 60601-6207	J	2004 Utility Bills Account: 5 5000 3148 4237				\$ 1,300.00
Account No: 7911 Creditor # : 54 Quest Diagnostic Attn Collection Dept PO Box 64500 Baltimore MD 21264-4500	W	2004 Medical Bills				\$ 52.00
Account No: 6314 Creditor # : 55 Quest Diagnostic Attn Collection Dept PO Box 64804 Baltimore MD 21264-4804	J	2004 Medical Bills				\$ 179.00
Account No: 3661 Creditor # : 56 Retail Services (Menards) Attn Bankruptcy Dept PO Box 17602 Baltimore MD 21297-1602	W	2003 Unsecured				\$ 3,000.00
Account No: 4 90 Creditor # : 57 Retailer National Bank Attn Bankruptcy Dept PO Box 59231 (Target) Minneapolis MN 55459-0231	W	2000-04 Credit Card Purchases				\$ 615.00
Account No: 4 90 Creditor # : 58 Retailer National Bank Attn Bankruptcy Dept PO Box 59231 (Target) Minneapolis MN 55459-0231	W	2003 Credit Account				\$ 478.00

Sheet No. 9 of 11 continuation sheets attached to Schedule of

Creditors Holding Unsecured Nonpriority Claims

Subtotal \$

(Total of this page)

Total \$

(Report total also on Summary of Schedules)

5,624.00

FORM B6F (12/03) West Group, Rochester, NY

In re Jesse L. Scales and Monica F. Scales / Debtor

Case No. _____
(if known)

SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name and Mailing Address Including Zip Code	C o d e b o r	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. H--Husband W--Wife J--Joint C--Community	C o n t i n g e n t	U n i q u i t e d	D i s p u t e d	Amount of Claim
Account No: 1000 Creditor # : 59 Risk Management Alternative Acct: PO Box 105411 Atlanta GA 30348-5411	W	2004 Collection				\$ 117.00
Account No: 1337 Creditor # : 60 Safeway Stores Attn Collection PO Box 1128 San Ramon CA 94583-1128	H	2004 Unsecured				\$ 100.00
Account No: Creditor # : 61 Sir Finance Attn Collection Dept 424 W. 31st Street Chicago IL 60659	H	2004 Loan				\$ 920.00
Account No: 9577 Creditor # : 62 Sunrise Credit Svc Attn: David Duryea-AT&T Wirele 260 Airport Plaza Farmingdale NY 11735-3946	H	2004 Collection				\$ 794.00
Account No: Creditor # : 63 U.S. Dept of Education Attn Bankruptcy Dept PO Box 4609 Utica NY 13504-4609	W	2003 Student Loan				\$ 36,947.00
Account No: 7105 Creditor # : 64 University Chicago Physician Attn Patient Accts 75 Remittance Dr #1385 Chicago IL 60673-1385	H	2004 Medical Bills				\$ 242.00

Sheet No. 10 of 11 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ (Total of this page)	39,120.00
Total \$ (Report total also on Summary of Schedules)	

FORM B6F (12/03) West Group, Rochester, NY

In re Jesse L. Scales and Monica F. Scales / Debtor

Case No. _____
(if known)

SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name and Mailing Address including Zip Code	C o d e b t o r	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	C o n t i n g e n t	U n f i l i n g e d	D i s p u t e d	Amount of Claim
Account No: 1123 Creditor # : 65 University Anesthesiologists Lock 128 Glenview IL 60025	H	2004 Medical Bills				\$ 592.00
Account No: 2005 Creditor # : 66 Kelco Collection Service Acct: ADT Security Svc PO Box 378130 Denver CO 80237-8130	H	2004 Collection				\$ 0.00
Account No:						
Account No:						
Account No:						
Account No:						

Sheet No. **11** of **11** continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$	592.00
(Total of this page)	
Total \$	85,515.00
(Report total also on Summary of Schedules)	

FORM B6G (10/89) West Group, Rochester, NY

In re Jesse L. Scales and Monica F. Scales

/ Debtor

Case No. _____

(if known)

SCHEDULE G-EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interests in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

☐ Check this box if the debtor has no executory contracts or unexpired leases.

Name and Mailing Address, including Zip Code, of other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Nonresidential Real Property. State Contract Number of any Government Contract.
Tarra Henry 7520 S. Campbell Chicago IL 60601-000	Contract Type: Residential lease Terms: \$970 per month started 10/15/04 ends 9/31/005 Beginning date: Debtor's Interest: Description: Lease for apartment Buyout Option: Nine

FORM B6H (6/90) West Group, Rochester, NY

In re Jesse L. Scales and Monica F. Scales

/ Debtor

Case No. _____
(if known)**SCHEDULE H-CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

☒ Check this box if the debtor has no codebtors.

Name and Address of Codebtor	Name and Address of Creditor

FORM B61 (12/03) West Group, Rochester, NY

In re Jesse L. Scales and Monica F. Scales / Debtor Case No. _____
(if known)

SCHEDULE I-CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status: Married	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP daughter daughter daughter son	AGE 13 yr 6 yrs 7 yrs 2 yrs
EMPLOYMENT: DEBTOR		SPOUSE
Occupation Mail Carrier		Telecommunicator
Name of Employer U.S. Pos Office		City of Naperville
How Long Employed 10 years		1.5 years
Address of Employer * Hanover Park IL 60133-0000		400 Eagle St Naperville IL 60453
Income: (Estimate of average monthly income)		
Current Monthly gross wages, salary, and commissions (pro rate if not paid monthly)		
Estimated Monthly Overtime		
SUBTOTAL		
LESS PAYROLL DEDUCTIONS		
a. Payroll Taxes and Social Security		
b. Insurance		
c. Union Dues		
d. Other (Specify):		
SUBTOTAL OF PAYROLL DEDUCTIONS		
TOTAL NET MONTHLY TAKE HOME PAY		
Regular income from operation of business or profession or farm (attach detailed statement)		
Income from Real Property		
Interest and dividends		
Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.		
Social Security or other government assistance		
Specify:		
Pension or retirement income		
Other monthly income		
Specify:		
TOTAL MONTHLY INCOME		
TOTAL COMBINED MONTHLY INCOME \$ 6,248.00		
(Report also on Summary of Schedules)		

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

FORM B6J (6/90) West Group, Rochester, NY

In re Jesse L. Scales and Monica F. Scales

/ Debtor

Case No. _____

(if known)

SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR

Complete this schedule by estimating the average expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home)	\$	1,296.00
Are real estate taxes included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
Is property insurance included? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>		
Utilities: Electricity and heating fuel	\$	190.00
Water and sewer	\$	60.00
Telephone	\$	60.00
Other Non-Residence Mortgage	\$	886.00
Other Redeem sold taxes by 11/26/06	\$	210.00
Other Real estate tax \$2000	\$	166.00
Home maintenance (Repairs and upkeep)	\$	40.00
Food	\$	600.00
Clothing	\$	100.00
Laundry and dry cleaning	\$	20.00
Medical and dental expenses	\$	20.00
Transportation (not including car payments)	\$	160.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	40.00
Charitable contributions	\$	0.00
Insurance (not deducted from wages or included in home mortgage payments)	\$	45.00
Homeowner's or renter's	\$	0.00
Life	\$	0.00
Health	\$	100.00
Auto	\$	94.00
Other Non-Residence Insurance	\$	20.00
Other Non-Residence Utilities	\$	0.00
Taxes (not deducted from wages or included in home mortgage)	\$	40.00
Specify: Non-residence upkeep	\$	40.00
Installment payments: (in chapter 12 and 13 cases, do not list payments to be included in the plan)	\$	0.00
Auto	\$	40.00
Other: Auto repair & upkeep	\$	0.00
Other:	\$	0.00
Other:	\$	0.00
Alimony, maintenance, and support paid to others	\$	0.00
Payments for support of additional dependents not living at your home	\$	0.00
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	40.00
Other: Newspapers, subscription misc	\$	40.00
Other: School expenses, books, fees	\$	780.00
Other: Child After-School Care	\$	
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$	5,047.00

(FOR CHAPTER 12 AND 13 DEBTORS ONLY)

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A. Total projected monthly income	\$	6,248.00
B. Total projected monthly expenses	\$	5,047.00
C. Excess Income (A minus B)	\$	1,201.00
D. Total amount to be paid into plan each: Monthly	\$	1,200.00

Form 7 (12/03) West Group, Rochester, NY

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re **Jesse L. Scales**
and
Monica F. Scales

Case No.
Chapter 13

/ Debtor

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to any question is "None," or the question is not applicable, mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporation debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101.

1. Income from employment or operation of business.

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE (if more than one)

Year to date: \$43,943.00
Last Year: \$42,000.00
Year before: \$44,000.00

Wages
Same
Same

Year to date: \$34,000.00
Last Year: \$33,000.00
Year before: \$33,000.00

Wages
Same
Same

2. Income other than from employment or operation of business.

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ **NONE**

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3. Payments to creditors.

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

4. Suits and administrative proceedings, executions, garnishments and attachments.

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

<u>CAPTION OF SUIT AND CASE NUMBER</u>	<u>NATURE OF PROCEEDING</u>	<u>COURT OR AGENCY AND LOCATION</u>	<u>STATUS OR DISPOSITION</u>
National City Home Loan Svc-First Franklin Home Loan vs. Monica Scales	Foreclosure	Cook County Illinois	Judgment

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

5. Repossessions, foreclosures and returns.

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

<u>NAME AND ADDRESS OF CREDITOR OR SELLER</u>	<u>DATE OF REPOSSESSION FORECLOSURE SALE, TRANSFER OR RETURN</u>	<u>DESCRIPTION AND VALUE OF PROPERTY</u>
Name: First Franklin-National City Home Loan Address: See Creditor Schedule D	2004	Description: 7520 S. Campbell Chicago IL Value: \$180,000.00

6. Assignments and receiverships.

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

Form 7 (12/03) West Group, Rochester, NY

7. Gifts.

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

8. Losses.

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

9. Payments related to debt counseling or bankruptcy.

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

<u>NAME AND ADDRESS OF PAYEE</u>	<u>DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR</u>	<u>AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY</u>
Payee: Richard S. Bass Address: 2021 Midwest Road Oak Brook, IL 60521	Date of Payment: Payor: Jesse L. Scales	\$500.00

10. Other transfers.

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

11. Closed financial accounts.

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless spouses are separated and a joint petition is not filed.)

☒ NONE

12. Safe deposit boxes.

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

13. Setoffs.

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

14. Property held for another person.

List all property owned by another person that the debtor holds or controls.

☒ NONE

Form 7 (12/03) West Group, Rochester, NY

15. Prior address of debtor.

If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

☒ NONE**16. Spouses and Former Spouses**

If the debtor resides or resided in a community property state, commonwealth or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

☒ NONE**17. Environmental Information**

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, release of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to disposal sites.

"Hazardous Material" means anything defined as hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under any Environmental Law.

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

☒ NONE

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

☒ NONE

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law, with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

☒ NONE**18. Nature, location and name of business**

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

☒ NONE

Form 7 (12/03) West Group, Rochester, NY

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

☒ NONE

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements.

a. List all bookkeepers and accountants who within the two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

☒ NONE

b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

☒ NONE

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

☒ NONE

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the two years immediately preceding the commencement of this case by the debtor.

☒ NONE**20. Inventories.**

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

☒ NONE

b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

☒ NONE**21. Current Partners, Officers, Directors and Shareholders.**

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

☒ NONE

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

☒ NONE

Form 7 (12/03) West Group, Rochester, NY

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of Perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct to the best of my knowledge, information, and belief.

Date 12/16/04 Signature /s/ Jesse L. Scales Jesse Scales
Jesse L. Scales

Date 12/16/04 Signature /s/ Monica F. Scales Monica F. Scales
Monica F. Scales

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both, 18 U.S.C. § 152 and § 3571.

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re **Jesse L. Scales and Monica F. Scales**

Case No.
Chapter 13

/ Debtor

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages on each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E and F to determine the total amount of the debtor's liabilities.

NAME OF SCHEDULE	Attached (Yes/No)	No. of Sheets	AMOUNTS SCHEDULED		
			ASSETS	LIABILITIES	OTHER
A-Real Property	Yes	1	\$ 290,000.00		
B-Personal Property	Yes	3	\$ 35,650.00		
C-Property Claimed as Exempt	Yes	1			
D-Creditors Holding Secured Claims	Yes	3		\$ 289,318.00	
E-Creditors Holding Unsecured Priority Claims	Yes	1		\$ 0.00	
F-Creditors Holding Unsecured Nonpriority Claims	Yes	12		\$ 85,515.00	
G-Executory Contracts and Unexpired Leases	Yes	1			
H-Codebtors	Yes	1			
I-Current Income of Individual Debtor(s)	Yes	1			\$ 6,248.00
J-Current Expenditures of Individual Debtor(s)	Yes	1			\$ 5,047.00
Total Number of Sheets in All Schedules ►		25			
Total Assets ►			\$ 325,650.00		
Total Liabilities ►				\$ 374,833.00	

FORM B6 (6/90) West Group, Rochester, NY

In re Jesse L. Scales and Monica F. Scales

/ Debtor

Case No. _____

(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY AN INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 22 sheets, and that they are true and correct to the best of my knowledge, information and belief.

Date: _____

12/16/04

Signature /s/ Jesse L. Scales
Jesse L. Scales

Jesse Scales

Date: _____

12/16/04

Signature /s/ Monica F. Scales
Monica F. Scales

Monica F. Scales

B 201 (11/03)

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
NOTICE TO INDIVIDUAL CONSUMER DEBTOR**

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

Chapter 7: Liquidation (\$155 filing fee plus \$39 administrative fee plus \$15 trustee surcharge)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
2. Under chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
5. Under certain circumstances you may keep property that you have purchased subject to valid security interest. Your attorney can explain the options that are available to you.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$39 administrative fee)

1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
2. Under chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
3. Under chapter 13, unlike chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
4. After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

Chapter 11: Reorganization (\$800 filing fee plus \$39 administrative fee)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a Chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer (\$200 filing fee plus \$39 administrative fee)

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm.

I, the debtor, affirm that I have read this notice.

Jose S. Gale
Debtor's Signature

12/16/04
Date

Case Number